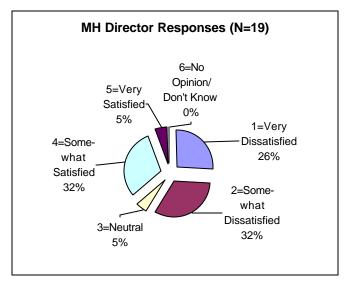
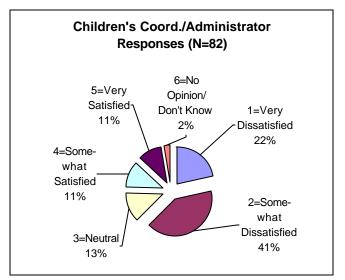
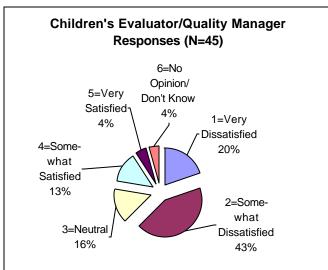
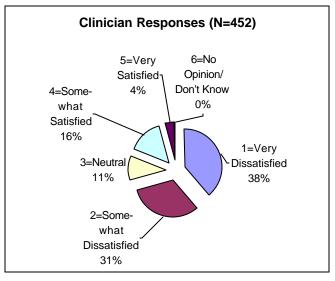


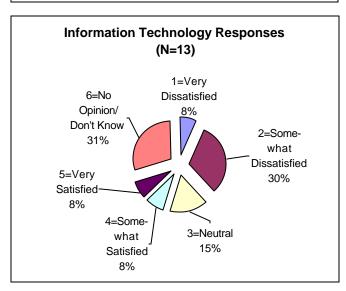
EASE OF ADMINISTRATION: TIME TO COMPLETE FORMS

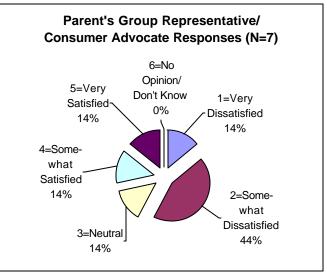


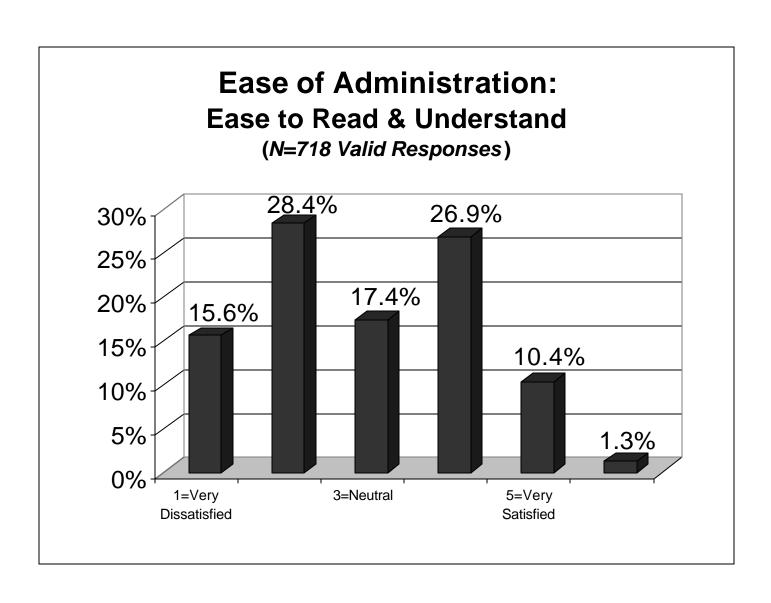












EASE OF ADMINISTRATION: EASE TO READ/UNDERSTAND

